

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Herman F Serafini, Jr.  
Debtor

Case No. 16-01109-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: May 20, 2021

User: AutoDocket  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2021:**

Recip ID	Recipient Name and Address
db	+ Herman F Serafini, Jr., 226 West Side Road, Jersey Shore, PA 17740-7502
4764388	# North Shore Agency, P.O. Box 9221, Old Bethpage, NY 11804-9021
4764391	+ PPL, 2 North 9th Street, Allentown, PA 18101-1179
4764393	Susquehanna Health, P.O. Box 23870, Baltimore, MD 21264-4058

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 20 2021 22:53:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4792858	EDI: AIS.COM	May 20 2021 22:53:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4764385	Email/Text: naida@centralcredataudit.com	May 20 2021 18:58:00	Central Credit Audit, Inc., P.O. Box 735, Sunbury, PA 17801-0735
4764386	+ EDI: DISCOVER.COM	May 20 2021 22:53:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
4764387	Email/Text: bknotice@ercbpo.com	May 20 2021 18:58:00	Enhanced Recovery, P.O. Box 23870, Jacksonville, FL 32241-3870
4764389	+ EDI: AGFINANCE.COM	May 20 2021 22:43:00	Onemain Financial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
4764390	EDI: PRA.COM	May 20 2021 22:53:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
4901166	EDI: PRA.COM	May 20 2021 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4901167	EDI: PRA.COM	May 20 2021 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4816827	EDI: PRA.COM	May 20 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4764392	+ Email/Text: bankruptcyteam@quickenloans.com	May 20 2021 18:58:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
4790193	+ Email/Text: bankruptcyteam@quickenloans.com	May 20 2021 18:58:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
4764394	+ EDI: RMSC.COM		

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4764395	+ EDI: RMSC.COM	May 20 2021 22:43:00	Synchrony Bank/Beiters, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
4764396	+ EDI: VERIZONCOMB.COM	May 20 2021 22:43:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
		May 20 2021 22:53:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4800090		PPL Electric Utilities, Customer Service, 827 Haus
4764384	##+	Allied Intestate, LLC, P.O. Box 361445, Columbus, OH 43236-1445

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2021 at the address(es) listed below:

Name	Email Address
Gail Lee Hills	on behalf of Debtor 1 Herman F Serafini Jr. gail.hills@ghillslaw.com, gail.hills@ghillslaw.com;r59574@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor QUICKEN LOANS INC. bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor Quicken Loans Inc. josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Thomas I Puleo	on behalf of Creditor Quicken Loans Inc. tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1                      Herman F Serafini Jr.  
First Name    Middle Name    Last Name  
Debtor 2  
(Spouse, if filing)    First Name    Middle Name    Last Name  
United States Bankruptcy Court    Middle District of Pennsylvania  
Case number:    **4:16-bk-01109-HWV**

Social Security number or ITIN    xxx-xx-5260  
EIN    --\_-----  
Social Security number or ITIN    -----  
EIN    --\_-----

**Order of Discharge**

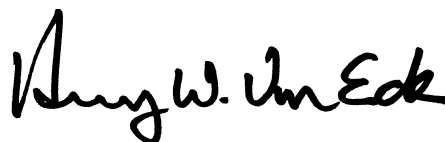
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Herman F Serafini Jr.

5/20/21

By the  
court:



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Ryan Eshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**